

UNITED STATES BANKRUPTCY COURT
Western District of Michigan

In re: **Angela Joy LaCombe**

Debtor(s). _____ /

Case No.**20-00285**
Chapter 13
Hon. Scott W. Dales
Filed: **January 24, 2020**

SECOND PRE-CONFIRMATION AMENDED CHAPTER 13 PLAN

III. DISBURSEMENTS

C. SECURED CLAIMS.

2. Personal Property:

- a. Pre-Confirmation Adequate Protections Payments (APP):** If the Trustee is to pay pre-confirmation APP the secured creditor's name, address, the account number and the payment amount must be provided and it must be signified by entering the monthly payment amount in the box marked "Pre-Conf. APP" under b. or c. of this paragraph. The Trustee will not disburse an APP until a proof of claim is filed with documentation of a perfected lien satisfactory to the Trustee.
- b. Secured Claims Subject to Final Paragraph of 11 U.S.C. § 1325(a):** Each secured creditor in this class has a lien that is not subject to 11 U.S.C. § 506^{viii} Claims in this class shall be paid as follows plus an additional pro-rata amount that may be available from funds on hand at an interest rate specified below or the contract rate specified in the proof of claim, whichever is lower.

Creditor, Address & Account No.	Collateral	Balance Owing	Interest Rate	Pre-Conf APP	Equal Monthly Payment
United Federal Credit Union 2807 S State Street Saint Joseph, MI 49085 9507	2013 Kia Optima 120000 miles KBB Value. Fair Condition. Acquisition Date: 1/30/2019.	5,957.00	6.50	100.00	150.00

IV. GENERAL PROVISIONS

R. NONSTANDARD PROVISIONS. Nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in this Model Plan or deviating from it. Nonstandard provisions set out elsewhere in this Plan are ineffective and void. The following Plan provisions will be effective only if there is a check in the box "Included" in the Preamble.

1. Escrow Provision: After payment of all attorney fees approved at confirmation, the trustee shall escrow \$50 per month of the debtor's payments to the trustee to be reserved for payment of additional allowed administrative expenses, if any. Such funds will be distributed for additional attorney fees or other administrative expenses that may be allowed from order(s)approving such expenses, before losing of the case, then to unsecured creditors, at plan completion, after all allowed administrative expenses. This escrow provision for administrative expenses is subject to funds availability after necessary monthly payments to secured claims such as continuing mortgage payments. Applications will be filed at least thirty (30)days before the completion of the case in order to be paid from escrowed funds.
2. Treatment of United Federal Credit Union's claim securing 2013 Kia Optima: The debtor, along with her non-filing spouse, purchased the 2013 Kia Optima more than 910 days prior to the filing of the petition. The Debtor proposes to pay the claim of UFCU in full with an interest rate of 6.5% (which is higher than the contract interest rate (4.49%)), instead of only the fair market value, in order to protect the co-debtor.

^{viii} Such a claim is not subject to "cramdown" and will be paid the full balance owing. If the collateral is a motor vehicle and is destroyed, the Debtor(s), with consent from the secured creditor and Trustee, or by order of the Court, may use the collateral insurance proceeds to purchase replacement collateral, to which the creditor's lien shall attach.

BY FILING THIS DOCUMENT, THE ATTORNEY FOR THE DEBTOR(S) OR DEBTOR(S) THEMSELVES, IF NOT REPRESENTED BY AN ATTORNEY, ALSO CERTIFY(IES) THAT THE WORDING AND ORDER OF THE PROVISIONS IN THIS CHAPTER 13 PLAN ARE IDENTICAL TO THOSE CONTAINED IN THE APPROVED MODEL PLAN PURSUANT TO LOCAL BANKRUPTCY RULE 3015(d) FOR THE WESTERN DISTRICT OF MICHIGAN BANKRUPTCY COURT, OTHER THAN ANY NONSTANDARD PROVISIONS INCLUDED IN PARAGRAPH IV.R.

Date: **June 9, 2020**

/s/

Angela Joy LaCombe , Debtor

Date: **June 9, 2020**

/s/

Jeffrey D. Mapes P70509 , Counsel for the Debtor(s)